

Form B18 (Official Form 18)(10/05)

**United States Bankruptcy Court**  
Eastern District of Virginia  
1100 East Main Street  
Richmond, VA 23219

**Case Number** 05-39781-DOT

**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sharon L. Jones  
1301 Andover Road  
Richmond, VA 23229

Social Security No.:  
Debtor: xxx-xx-8752  
Employer's Tax I.D. No.:  
Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 24, 2006

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0422-7  
Case: 05-39781

User: admin  
Form ID: B18

Page 1 of 1  
Total Served: 22

Date Rcvd: Jan 25, 2006

The following entities were served by first class mail on Jan 27, 2006.

db +Sharon L. Jones, 1301 Andover Road, Richmond, VA 23229-5302  
aty +Hartley E. Roush, Krumbein & Associates, PLLC, 1650 Willow Lawn Drive, Suite 300,  
Richmond, VA 23230-3435  
tr +Lynn L. Tavenner, Tavenner & Beran, PLC, 20 North Eighth Street, Second Floor,  
Richmond, VA 23219-3302  
7173307 +Cawthorne & Picard, 8310 Midlothian Trnpg, Richmond, VA 23235-5120  
7173308 +Commonwealth Radiology, P.O. Box 11747, Richmond, VA 23230-0147  
7173310 +Gastronitestinal Specialists, 2369 Staples Mill Rd, Ste 200, Richmond, VA 23230-2918  
7173311 +Henrico Doctors Hospital, PO Box 13620, Richmond, VA 23225-8620  
7173312 +I C System, Po Box 64378, Saint Paul, MN 55164-0378  
7173313 +JK Harris, 4995 Lacross Road, Ste 1800, North Charleston, SC 29406-6561  
7173314 +LC Systems, Inc, PO Box 64437, St. Paul, MN 55164-0437  
7173315 +Ltd Finc Svc, 7322 Southwest Fre Suite 1600, Houston, TX 77074-2000  
7173316 +MCV Hospital, P.O. Box 26728, Richmond, VA 23261-6728  
7173317 +MCV Physicians, 1605 Rhoadmiller Street, Richmond, VA 23220-1106  
7173318 +Monument Pathologists, 7231 Forest Ave., Richmond, VA 23226-3784  
7173320 +NCO Financial Systems, Inc., PO Box 41421, Philadelphia, PA 19101-1421  
7173319 +Nco Fin/51, Po Box 13574, Philadelphia, PA 19101-3574  
7173321 +Richmond Surgical Group, 8921 Three Chopt Road, Richmond, VA 23229-4646  
7173322 +St. Mary's Hospital, PO Box 11302, Richmond, VA 23230-1302  
7173323 +U.S. Trustee Office, 600 E. Main St., Suite 120, Richmond, VA 23219-2430  
7173324 +Virginia Cancer Institute, 6605 W. Broad Street, Ste C, Richmond, VA 23230-1714  
7173325 +West End Anesthesia, 5855 Breomo Road, Richmond, VA 23226-1926  
7173309 +e-Recovery, 1650 Cambria Street, NE, Christiansburg, VA 24073-1354

The following entities were served by electronic transmission.

NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2006

Signature:

